

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA
REGION 3 DIVISION

In re: SHARON RYAN	§	Case No. 17-bk-14050
RONALD RYAN	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 06/12/2017.
- 2) The plan was confirmed on 12/13/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 10/13/2021.
- 6) Number of months from filing or conversion to last payment: 52.
- 7) Number of months case was pending: 54.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$49,733.43.
- 10) Amount of unsecured claims discharged without full payment: \$127,411.15.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 96,496.68	
Less amount refunded to debtor(s)	\$ 147.69	
NET RECEIPTS		\$ 96,348.99

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,455.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 7,574.84	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 10,029.84
Attorney fees paid and disclosed by debtor(s):	\$ 1,545.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BRAD J. SADEK ESQ	Lgl	0.00	NA	NA	2,455.00	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	0.00	5,165.51	5,165.51	5,165.51	0.00
M&T MORTGAGE CORP.	Sec	91,687.00	89,413.38	89,413.38	0.00	0.00
CAPITAL ONE	Uns	216.00	248.50	248.50	248.50	0.00
WELLS FARGO	Uns	7,205.25	7,205.25	7,205.25	7,205.25	0.00
VW CREDIT INC	Sec	4,837.00	4,535.10	4,535.10	0.00	0.00
VW CREDIT INC	Sec	4,474.00	4,195.20	4,195.20	0.00	0.00
WELLS FARGO	Uns	10,823.46	10,823.46	10,823.46	10,823.46	0.00
AMERICAN EXPRESS	Uns	6,777.62	6,777.62	6,777.62	6,777.62	0.00
Navient	Uns	32,192.00	32,192.00	32,192.00	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	5,300.00	6,047.75	6,047.75	6,047.75	0.00
PORTFOLIO RECOVERY ASSO	Uns	18,470.57	18,470.57	18,470.57	18,470.57	0.00
MIDLAND CREDIT MANAGEMENT	Uns	2,542.00	2,776.19	2,776.19	2,776.19	0.00
LVNV FUNDING	Uns	15,431.00	15,038.78	15,038.78	15,038.78	0.00
LVNV FUNDING	Uns	7,221.00	7,301.83	7,301.83	7,301.83	0.00
DEPARTMENT STORE NATIONAL	Uns	6,463.69	6,463.69	6,463.69	6,463.69	0.00
AMERICAN EDUCATION SERVICES	Uns	28,806.66	28,806.66	28,806.66	0.00	0.00
AES/PNC/EDUCATION	Uns	25,000.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
AMERICAN HERITAGE FCU	Uns	9,887.00	NA	NA	0.00	0.00
AMEX	Uns	2,363.00	NA	NA	0.00	0.00
AMEX	Uns	2,363.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Uns	18,057.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Uns	15,960.00	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Uns	15,529.00	NA	NA	0.00	0.00
KOHL'S/CAPITAL ONE	Uns	216.00	NA	NA	0.00	0.00
PA DEPARTMENT OF LABOR &	Uns	297.15	NA	NA	0.00	0.00
PNC BANK	Uns	15,589.00	NA	NA	0.00	0.00
TDRC/RAYMORE	Uns	5,226.00	NA	NA	0.00	0.00
VISA DEPT STORE BANK/MACYS	Uns	6,173.00	NA	NA	0.00	0.00
WELLS FARGO BANK CAERD	Uns	10,751.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 8,730.30	\$ 0.00	\$ 0.00
All Other Secured	\$ 89,413.38	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 98,143.68	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 147,317.81	\$ 86,319.15	\$ 0.00

Disbursements:

Expenses of Administration	\$ 10,029.84	
Disbursements to Creditors	\$ 86,319.15	
TOTAL DISBURSEMENTS:		\$ 96,348.99

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/15/2021

By: Kenneth E. West
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.